



## **LO's and LOA's:**

- Completing the VOM section is a key part of calculating the DTI – for example, if a borrower has a pending sale the loan officer should enter the estimated closing for the PS property and the system will no longer account for the liability in the DTI (*as long as the PS close date is on/before the subject close date*)

<b>1<sup>st</sup></b>	Loan #: 20000	LTV: 60.000/60.000/60.000	Rate: 4.875%
	Loan Amount: \$221,994.00	DTI: 30.589/32.324	86 days remaining

  

VOM	
Property Is	Address
Primary Residence	2421 Je

  

VOM is for Borrower Date //

☒ Print "See attached borrower's authorization" on signature line.

From

Title  ☐ Print user's name ☐ Print user's job title

Phone

Fax

Property Information

Foreign Address ☐ Subject Property ☐

Street Address 2421 Je Property is used as Primary Residence

Unit Type  Property will be used as

Unit #

City Longwood Other Description

State FL ☒ Include in Export (deselect if this is duplicated asset)

Zip 32779 Number of Units 1

Country US

Attach/Show Liens ☐ Does Not Apply

Mortgage Balance 369,123.00

Present Market Value 610,000.00 Mortgage Payment 2,796.00

Property Status PS Gross Rental Income

Type of Property Single Family Taxes, Ins, Expenses 58.25

Purchase Price

Date Acquired // Percentage of Rental

Pending Sale Date 12/15/2025 Participation %

Year Built  Net Income / Loss

## Best Practices:

- Great news! Conversation log access has been opened and is no longer restricted.
- Use the conversation log in Encompass to document loan notes. All departments have been trained to utilize the conversation log as the centralized location for loan notes.

## Updates:

- The Retrieve function in eFolder had a makeover during the latest ENC update. The screen will now look like the below. Functionality and process remain unchanged.

**Reminder:** The retrieve function is in the eFolder and can be used to retrieve documents signed or uploaded by the borrower. Please note, for the retrieval to work, no one can be in the file.

Retrieve

Verify and Retrieve

☐ Show Previously Retrieved

☐ Select All Files

1003 - URLA

☐ 1003 - URLA.pdf

Acknowledgement of Intent to Proceed

☐ Acknowledgement of Intent to Proceed...

Acknowledgement of Receipt of Loan Estimate

☐ Acknowledgement of Receipt of Loan ...

Affiliated Business Arrangement Disclosure

☐ Affiliated Business Arrangement Discl...

Borrower Consent to the Use of Tax Return Information

☐ Borrower Consent to the Use of Tax Re...

Borrower's Certification & Authorization

☐ Borrower's Certification & Authorizatio...

Buydown Deposit Agreement

☐ Buydown Deposit Agreement.pdf

Equal Credit Opportunity Act Notice

☐ Equal Credit Opportunity Act Notice.pdf

1003 - URLA.pdf

1 / 14 100%

To be completed by the Lender:  
Lender Loan No./Universal Loan Identifier 1KASTOI.208220000342254 Agency Case No.

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

#### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

<b>To Personal Information</b>		<b>Social Security Number</b> (for individual taxpayer identification numbers) Last four digits: [redacted]
<b>Name</b> (First, Middle, Last, Suffix) First: [redacted] Middle: [redacted] Last: [redacted] Suffix: [redacted] <b>Alternate names</b> (which you are known or any names under which credit was previously received) (First, Middle, Last, Suffix) [redacted]		<b>Date of Birth</b> (mm/dd/yyyy) 07/23/1961
<b>Type of Credit</b> <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 Each Borrower intends to apply for joint credit. <b>Your initials:</b> PJC		<b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)		<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) - Use a separator between names Owen St Anthony Hinds
<b>Dependents</b> (not listed by another Borrower) Number 0 Ages [redacted]	<b>Contact Information</b> Home Phone [redacted] Cell Phone [redacted] Work Phone [redacted] Email [redacted]	
<b>Current Address</b> Street [redacted] Unit # [redacted] City [redacted] State CT ZIP 06606-3760 Country US How Long at Current Address? 22 Years Months Housing <input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input type="radio"/> Rent (\$ [redacted]/month)		
<b>If at Current Address for LESS than 2 years, list Former Address</b> <input type="checkbox"/> Does not apply Street [redacted] Unit # [redacted] City [redacted] State [redacted] ZIP [redacted] Country [redacted] How Long at Former Address? [redacted] Years Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ [redacted]/month)		

Cancel Retrieve

## New & Updated Training Aids:

- Broker Encompass Loans
- PMI Home Ready and Home Possible